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A Synopsis for Ph.D. registration on

An analytical study of the women entrepreneurship ecosystem in India and the role of government support in their development in Jharkhand – A Case Study of Ranchi District.

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Introduction

The growing presence of women as entrepreneurs has led to significant commercial and economic growth, generating employment opportunities and fostering demographic shifts. Start-up India is focusing on stimulating the long-term development of women entrepreneurs in India., with the goal of establishing supportive networks and communities and facilitating partnership among varied stakeholders in the field of start-ups. Entrepreneurship is crucial for economic development, with women playing a significant role in developed nations. However, women entrepreneurship development in India, particularly in rural areas is low due to the enterprises functioning. Many women establish their own businesses driven by a desire to reach their full potential. Access to education is a key factor in understanding entrepreneurial women, as it promotes their natural business acumen. In today's fast-paced world, corporations and individuals must handle societal challenges with caution. India's "women in entrepreneurship" has become a significant source of economic growth and inclusive development, employing people and diversifying societal approaches to organizational, commercial, and entrepreneurial challenges. However, Female entrepreneurs have unique hurdles compared to their male counterparts, as they are still a minority in business.

Globalization, digitization and start-ups are transforming the commercial landscape for women in India. Women are gaining traction in industries traditionally dominated by men, such as sports media, construction, and security services. These women entrepreneurs, either individually or collectively are gaining recognition for their entrepreneurial skills, innovative ideas, and leadership abilities, leading to increased commercial opportunities worldwide.

Women entrepreneurs prioritize giving back to their communities and strive to have a positive impact on the globe. Media has significantly enhanced women's self-awareness and empowerment, leading to their success in various industries such as canning and telecommunications. Efforts must be made to support female entrepreneurs and promote their engagement in entrepreneurial activity.

Concept: "Women" being an entrepreneur.

The Indian government defines women entrepreneurs as those who initiate, organize, and operate a business enterprise, with a minimum financial interest of 51% of the capital and at least 51% of the employment generated being provided to women. Women entrepreneurs are driven by both push and pull factors, which encourage them to pursue independent careers and stand on their own feet. This ambition stems from a desire to make independent decisions about their lives and careers. Domestic responsibilities and household chores often lead women to

seek independence, leading to the choice of entrepreneurship. Pull factors involve women seeking a challenge while in push factors women participate in business activities owing to family coercion.

Kamal Singh, a Rajasthani women entrepreneur, defines a woman entrepreneur as a confident, innovative, and creative individual capable of achieving self- economic independence and generating employment opportunities.

A woman entrepreneur is responsible for idea generation, screening, determining objectives, project preparation, and product analysis, among other essential aspects of establishing an enterprise. Mentioned below are some of the key features of women entrepreneurs:

- **Effective plotter:** Women entrepreneurs excel in organizing work and people, making objective selections, combining production factors, minimizing losses, and reducing costs, while formulating business plans and executing them effectively.

- **Assertive:** A woman entrepreneur should be self- confident, believe in her abilities, and be able to solve problems autonomously, trust others, distribute authority, and implement change using applicable knowledge and skills.

- **Superintendence & camaraderie:** A woman entrepreneur must have excellent leadership characteristics, motivating and enabling others to work energetically toward common goals, making her ability to establish and manage teams.

- **Buoyant:** Women entrepreneurs exhibit optimum, despite current challenges and anticipate favorable future situations for their businesses.

- **Insightful:** Vision is the goal of achieving goals, and every entrepreneur, including women entrepreneurs, devises tactics, and adds value to society.

- **Prescience:** Women entrepreneurs possess excellent foresight, predicting market shifts, consumer attitudes, and technical breakthroughs, enabling them to take necessary and timely actions.

- **Dynamo:** A woman entrepreneur confidently takes calculated risks, facing uncertainty in her business decisions, demonstrating her ability to navigate and thrive in such situations.

- **Action officer:** A woman entrepreneur must be imaginative, creative, and problem-solving in her decision-making, as her capacity to make rapid and correct decisions has a direct impact on her company's profitability and productivity.

- **Diligent:** Women entrepreneurs often prioritize hard work as the key to success, committing to it from the beginning and making it a lifelong habit.

- **Emotional intelligence:** A woman entrepreneur has to interact with a variety of people. So, a successful female entrepreneur possesses excellent interpersonal communication skills.

Emergence of women entrepreneurship:

The world is rapidly evolving, with changes affecting all aspects of human life, including vocations. Liberalization has hastened these developments, resulting in the creation of new classes of entrepreneurs, including women who were previously marginalized. This has been advantageous to both economic development and social improvement. Social transformation, higher education, pro-women legislation, awareness, urbanization, and family support have contributed to the growth of women entrepreneurs, which were formerly limited. The traditional 3Ks and 3Ps for women have evolved, with women moving from kitchen, kids, and knitting to powder, papad, and pickles. Social transformation has led to a shift towards 4Es, which include electronics, energy, and engineering. Indian women are becoming increasingly visible and successful in various economic activities, not only for survival but also to satisfy their inner urge for creativity and skill. Women's education is the reason for social transformation, as it leads to the entry of women into traditionally male-dominated areas. This trend is accelerating in various sectors. Women are increasingly pursuing professional education to meet market demands, and they are succeeding in a variety of fields including fashion design, interior decoration, exporting, publishing, garment manufacturing, beauty salons, basket weaving, consultancies, content writing, event planning, and resume writing. This movement has piqued the interest of the government, non-governmental organizations (NGOs), researchers, and international agencies in female entrepreneurship. Indian women are rapidly becoming entrepreneurs, engaging in a variety of economic activities, taking risks, offering innovations, and managing firms using their talents and knowledge. Many women were successful in their missions and become well-heeled entrepreneurs.

Ranchi district : At a Glance

Ranchi, the capital of Jharkhand state, is the center of the Jharkhand movement, advocating for separate state for tribal regions. Ranchi, Jharkhand's capital, is divided into Ranchi and Bundu subdivisions each with its own blocks, panchayats, and villages, totaling 18 blocks and 305 panchayats. Originally a tribal area, Ranchi has evolved into a famous industrial town with numerous public sector enterprises, including Heavy Engineering Corporation (HEC), Central Coalfields ltd. (CCL), Steel Authority of India ltd. (SAIL), and Mecon ltd. The city is home to the ex-captain of the Indian cricket team, MS Dhoni. As an industrial hub, Ranchi attracts people from all corners, fostering a diversified and cosmopolitan cultures. The city is rapidly developing into a well-developed, dynamic, and modern city with potential economic growth.

Ranchi is presently Jharkhand's second-most populous metropolis, with a plethora of contemporary marketplaces, shopping complexes, hotels & restaurants, and cinema halls. Ranchi is also regarded as the "Manchester of the east" because of its richness of natural resources. It contributes about 8% of national mineral production. Ranchi is well connected via rail, air, and road networks, making it accessible from all areas of India and the world.

Women entrepreneur's significant contribution in society:

Pandit Jawaharlal Nehru emphasized the role of women entrepreneurs in India's economic growth. With education and knowledge, Indian women have transitioned from traditional cottage industries to more advanced enterprises. The government has stressed the importance of special entrepreneurial training programs for women and financial institutions have formed dedicated cells to support female entrepreneurs. This has considerably boosted women's entrepreneurial activity in India.

The following elements illustrate the role of women entrepreneurs:

- **Better resource utilization:** The 'Declaration of Mexico in July 1975' emphasized the importance of women's involvement in industrial development, promoting their equality and contribution to individual growth, thereby ensuring better resource utilization.

- **Job creation:** Woman entrepreneurs contribute significantly to economy by creating jobs for herself and others. Women entrepreneurship involves women establishing their enterprises and providing jobs to others. It involves women's position in society and their role as entrepreneurs. This can be understood at the individual level (number of self-employed) and at the firm level (number of firms owned by women and their economic impact).

- **Better standard of living:** Women entrepreneurs are now economically independent, making decisions independently. They can uphold their children according to their wishes, provide quality education, and improve their family's living standards. This not only improves their own living standards but also those of others by providing means of earning.

- **Economic development:** Women entrepreneurs significantly contribute to a country's economic development by establishing enterprises and producing goods and services, thereby bringing market dynamism and increasing the national income through their entrepreneurial activity.

Numerous factors contribute to the rise of female entrepreneurship:

- **Prevailing social walk of life:** Women often engage in entrepreneurship to overcome institutional and cultural barriers to employment, as well as supplement their family income.

- **Marketing:** Women excel in marketing and branding due to their enthusiasm and ability to highlight the benefits of their services to potential clients, emphasizing the positive aspects of their work.

- **Emancipation:** Indian women are increasingly being empowered through progressive legislations that provide them with more opportunities at different levels.

- **Ability to manage multiple responsibilities:** Women excel in multitasking, juggling phone calls, e mails, and scheduling tasks, while men struggle with this skill, potentially missing opportunities and missing out on important tasks.
- **It's the blend:** Women entrepreneurs are thriving due to their ability to balance career and personal ambitions, putting their passions into practice and making it a significant part of their identity.

- **Customer focus**: Women entrepreneurs excel due to prioritizing customer requirements, prioritizing pricing and shopping experience, and prioritizing word-of-mouth and customer retention over cost and service.

- **Resourcefulness:** Work at home moms are increasingly starting businesses to supplement their families' income, pursue economic productivity, or find opportunities to be with their children while staying at home, demonstrating resourcefulness and flexibility in their work schedules.

Barriers to women entrepreneurship:

Women entrepreneurs encounter numerous challenges when attempting to grow their businesses including social conventions and preconceptions, as well as limited access to money. The primary issues confronting female entrepreneurs can be summarized as follows:

- **Financial issues:** Women entrepreneurs in India frequently experience limited access to money, making it harder to launch and grow their firms. Women confront additional barriers to acquiring loans and credit, which are sometimes discriminatory against female-owned enterprises.

- **Competition:** Many women enterprises confront stiff competition from well-established industries, leading to their liquidation due to their unorganized setup.

- **Balancing personal and professional life:** In India, women are generally responsible for caring for their children and family members, leaving little time for business. Married women must strike an balance between business and family responsibilities, with success dependent on their husband's support and approval. The family background and qualification of husband have a positive impact on women's entrepreneurial ventures.

- **Inadequate support system:** India's women entrepreneurs often lack a supportive ecosystem, lacking mentorship, training programs and networking opportunities. These are crucial for women to improve their abilities and expertise.

- **Stereotypes:** Female entrepreneurs in India confront significant obstacles due to social conventions and preconceptions that limit their roles to household duties.

- **Backwardness**: India's low literacy rate among women especially in rural areas leads to a lack of knowledge about technological advancements, marketing strategies, innovative schemes, and alternative markets, causing challenges in business enterprise setup and operation.

Literature review:

(Kumar B & Mukharjee S, 2022)[1] analyzes the factors influencing entrepreneurial attitude and reasons women in India start businesses. The study suggests that the government should consider Ranchi district's women's increased interest in starting their own businesses compared to other regions.

(Kumar M & Jain, 2021)[2] found in his study that the women's participation in entrepreneurship is increasing rapidly, contributing to social and economic development. The study explores the disparity in women entrepreneurs' numbers compared to men in Jharkhand, a significant issue, and proposes potential solutions to mitigate its detrimental effects on society.

(Kumar M & Jain, 2021)[3] mentioned in her study that women in Jharkhand face challenging conditions when running medium and small enterprises. Jharkhand women are trailing behind in taking use of government-sponsored development opportunities, which have primarily benefited urban middle-class women. The study also suggests that developing appropriate systems to prepare women for entrepreneurship is crucial.

(Narayan & Lakra, 2018)[4] conducted a case study of women entrepreneurs of Ranchi. The study explores the causes behind the poor advancement of women entrepreneurs in India and offers recommendations for the growth of women entrepreneurs.

(Ranjan, 2013)[5] identified the major problems faced by women entrepreneurs in Ranchi and examined the impact of those problems on the working efficiency of women entrepreneurs. The study found that the women's economic engagement is minimal, with a high concentration in the unorganized sector and lower- skilled jobs.

(Singh C et al.,2020)[6] in their article entitled, "An analysis of women entrepreneur empowerment on SMEs and its economic sustainability in India" highlighted that woman entrepreneurial and empowerment is greatly demanded in India for boosting SMEs, notably in the capital city of Jharkhand.

(Sahoo C, 2020)[7] has discussed about the influence of government assistance on women's entrepreneurship. The study concluded that the young women's uncultivated talents can be identified, trained, and exploited for various industries to increase productivity. Government and financial institutions should enforce guidelines and mold women entrepreneurs with entrepreneurial skills and traits.

(Kumari K, 2022)[8] mentioned in her study that financial aid, such as low interest loans, can further motivate women to pursue their goal of becoming entrepreneurs and government policies and programs should expand to include severely remote communities.

Research Gap:

So far, the research is Concerned several studies have been carried out throughout the India but very few number of studies have been conducted in Ranchi context. Women entrepreneurship has a great impact on any countries social and economic growth. Women entrepreneurs make a substantial contribution to the growth of developed nations. Women entrepreneurship remains underdeveloped in India, particularly in Jharkhand. Without their upliftment a country cannot have a balanced sustainable development. There is a wider scope of research work in this domain. Each state has their own characteristics, demerits and diversities. Jharkhand is a tribal dominated state. Women especially tribal women are being suppressed by the society as well as the family. Ranchi district is also a tribal dominated district where both rural and urban areas exist. So economic status of rural and urban areas of Ranchi district differs. There is a need for further analysis that aims to fill the existing research gap by providing updated findings that can help stakeholders make informed decision in respective fields.

Women Entrepreneurs in MSME

The Udyam Registration Portal shows that women-owned MSMEs make up 20.5% of the total number of registered MSMEs since July 2020. They contribute 18.73% to employment, 11.15% to investment, and 10.22% to turnover. On the Udyam Assist Platform, women-owned IMEs make up 70.49% of the total number of IMEs since January 2023, and 70.84% to employment. These women-owned MSMEs play a significant role in the employment sector.

Annexure – I

Contribution of Women-owned MSMEs to total MSMEs registered on Udyam Registration portal since Inception of the portal (1st July 2020 to 31st Jan 2024)[9]

Category	Total	Employment	Investment (Rs in Crore)	Turnover (Rs in Crore)
Women MSME	4,667,278	28,407,069	126845.12	1714992.98
MSMEs	22,819,417	151,668,034	1,137,237	16,784,358
%age of Women owned MSMEs	20.5 %	18.73%	11.15%	10.22%

Contribution of Women-owned Informal Micro Enterprises (IMEs) to total IMEs registered on Udyam Assist Platform since Inception of the portal (11.01.2023 to 31.01.2024)

Category	Total (nos.)	Employment (no. of persons)
Women IME	9,108,058	11,023,945
IMEs	12,920,177	15,561,967
%age	70.49%	70.84%

Annexure-I contains information on the overall number of women-owned MSMEs and their contributions to employment, investment, and turnover based on the Udyam Registration Portal (URP) and Udyam Assist Platform (UAP).

Source: 9. pib.gov.in/PressReleaseIframePage.aspx?PRID=2002574

Annexure - II

State wise Total Women Owned MSMEs Registered & Classified and their Employment, Investment & Turnover Under Udyam Since Inception till Date[10]

Sl. No.	State Name	Total	Micro	Small	Medium	Employment	Investment (Rs In Crore)	Turnover (Rs In Crore)
1	ANDAMAN AND NICOBAR ISLANDS	2,947	2,918	26	3	9,480	101.2	662.67
2	ANDHRA PRADESH	217,359	213,987	3,228	144	1,803,672	7229.41	73435.96
3	ARUNACHAL PRADESH	3,625	3,567	54	4	28,718	271.78	1393.89
4	ASSAM	108,744	107,827	883	34	580,707	1986.66	21899.28
5	BIHAR	161,754	159,833	1,852	69	1,082,265	3671.12	47862.88
6	CHANDIGARH	6,565	6,423	130	12	49,671	208.07	3656.33
7	CHHATTISGARH	53,914	52,811	1,059	44	288,175	1470.62	24502.95
8	DELHI	97,603	94,241	3,157	205	646,799	3477.11	81793.89
9	GOA	11,273	11,114	149	10	50,776	407.3	3760.09
10	GUJARAT	252,551	246,403	5,871	277	1,217,957	8647.54	137919.81
11	HARYANA	129,601	126,400	3,063	138	705,746	4224.69	70724.48
12	HIMACHAL PRADESH	26,251	25,844	385	22	116,790	830.16	10634.43
13	JAMMU AND KASHMIR	80,077	79,638	427	12	409,397	1474.32	11366.56
14	JHARKHAND	82,439	81,759	657	23	679,533	1509.84	17832.42
15	KARNATAKA	288,510	283,507	4,756	247	2,174,825	9053.61	113609
16	KERALA	142,144	140,303	1,759	82	537,209	3289.73	41139.99
17	LADAKH	1,825	1,813	11	1	5,699	92.3	198.48
18	LAKSHADWEEP	112	112	-	-	440	1.76	9.89
19	MADHYA PRADESH	158,805	155,991	2,712	102	909,832	4172.37	58636.11
20	MAHARASHTRA	834,774	825,120	9,082	572	3,279,075	18338.39	251357.15
21	MANIPUR	26,250	26,174	69	7	174,618	727.54	3253.65
22	MEGHALAYA	6,473	6,391	72	10	26,971	249.28	2533.82
23	MIZORAM	10,726	10,663	59	4	53,291	496.55	1428.02
24	NAGALAND	8,024	7,992	29	3	46,698	215.08	813.23
25	ODISHA	106,656	105,041	1,556	59	852,236	3274.41	37897.04

26	PUDUCHERRY	10,199	10,009	173	17	66,493	402.28	4770.79
27	PUNJAB	179,533	177,253	2,191	89	677,559	3966.4	55357.98
28	RAJASTHAN	220,993	216,179	4,608	206	1,166,292	5788.93	111004.19
29	SIKKIM	3,068	3,041	25	2	13,059	115.56	565.27
30	TAMIL NADU	623,492	615,385	7,705	402	4,279,608	17206.32	191942.79
31	TELANGANA	231,685	228,450	3,056	179	2,130,624	8786.43	73600.24
32	THE DADRA AND NAGAR HAVELI AND DAMAN AND DIU	3,025	2,904	116	5	29,555	155.23	2792.66
33	TRIPURA	14,675	14,551	114	10	127,684	281.13	3405.02
34	UTTARAKHAND	41,904	41,191	691	22	204,777	1176.21	15212.89
35	UTTAR PRADESH	350,542	343,917	6,320	305	2,170,076	8853.72	153964.46
36	WEST BENGAL	169,160	165,798	3,217	145	1,810,762	4692.07	84054.67
Total: -		**4,667,278**	**4,594,550**	**69,262**	**3,466**	**28,407,069**	**126845.12**	**1714992.98**
Report Dated:- 31/01/2024								

State wise Women IMEs and employment data for the women IMEs as on 31.01.2024[11]			
S. No.	**Name of the State**	**Women IMEs**	**Employment**
1	ANDAMAN AND NICOBAR ISLANDS	422	496
2	ANDHRA PRADESH	473,932	622,389
3	ARUNACHAL PRADESH	3,993	4,726
4	ASSAM	50,548	57,489
5	BIHAR	870,347	943,812
6	CHANDIGARH	1,843	1,934
7	CHHATTISGARH	194,868	208,396
8	DELHI	56,334	81,766
9	GOA	6,229	7,784
10	GUJARAT	302,580	353,254

11	HARYANA	102,780	131,124
12	HIMACHAL PRADESH	3,649	4,240
13	JAMMU AND KASHMIR	4,090	4,828
14	JHARKHAND	291,164	322,437
15	KARNATAKA	496,682	541,306
16	KERALA	249,937	292,418
17	LADAKH	360	377
18	LAKSHADWEEP	25	139
19	MADHYA PRADESH	749,190	810,106
20	MAHARASHTRA	764,092	876,967
21	MANIPUR	19,036	26,135
22	MEGHALAYA	2,772	3,253
23	MIZORAM	6,060	7,149
24	NAGALAND	10,978	12,379
25	ODISHA	374,612	416,386
26	PUDUCHERRY	13,381	16,979
27	PUNJAB	88,287	124,546
28	RAJASTHAN	262,017	334,349
29	SIKKIM	997	1,135
30	TAMIL NADU	514,273	720,833
31	TELANGANA	341,427	452,568
32	THE DADRA AND NAGAR HAVELI AND DAMAN AND DIU	1,455	1,767
33	TRIPURA	115,096	130,198
34	UTTARAKHAND	42,132	50,825
35	UTTAR PRADESH	881,950	989,544
36	WEST BENGAL	1,810,520	2,469,911
Total: -		**9,108,058**	**11,023,945**

Annexure-II contains state specific information of the same.

Source: 10. pib.gov.in/PressReleaseIframePage.aspx?PRID=2002574

Source: 11. pib.gov.in/PressReleaseIframePage.aspx?PRID=2002574

Government's implemented schemes and incentives to support female entrepreneurs in Jharkhand[12]:

The Jharkhand Rural Development Department implements various programs to alleviate rural poverty by creating infrastructure and providing sustainable employment opportunities for women. They offer credit, subsidies, and employment generating assets to those below poverty line.

- **(JSLPS) & Sakhi Mandals**

  The Jharkhand state livelihood promotion society and Sakhi mandals are government schemes aimed at supporting women entrepreneurs in the state. JSLPS ensures women have resources and financial independence, while connecting them with Sakhi mandals to generate new livelihoods. Credit linkage has been a powerful tool in this journey, with 32 lakh families linked to Sakhi mandals and 2.54 lakh formed across the state.

- **Jharkhand Department of Industry**

  The Jharkhand Department of Industry issued the Jharkhand State Industrial Policy for 2012 that aimed to attract investors and promote sustainable industrial growth, fostering linkages between large and MSME industries, maximizing resource utilization, and fostering rural employment.

- **Jharkhand State Industrial Policy, 2001**

  The policy, implemented on November 15, 2000, aims to maximize state resources and stimulate industrial development by categorizing districts into three groups, leveraging natural and human resources for employment opportunities.

- **Jharkhand start-up policy 2016**

  The policy was introduced by the Jharkhand government to foster a business-friendly ecosystem, aiming to support 1000 direct start-ups and 1500 virtual start-ups by 2021.

- **Tejaswini Rural Women Empowerment Program**

  The women Finance and Development Corporation implemented a program providing financial assistance to rural women, addressing poverty, gender imbalances, and tribal dominance. The program offers empowerment inputs, training, and education on conflict management, gender sensitization, income enhancement, legal awareness, and group fund management.

Source:12.https://sheatwork.com/government-schemes-incentives-for-women-entrepreneurs-in-jharkhand/

- **MSME Development Institute, Ranchi**

MSME Development Institute delivers skill development training through a variety of skill development and management development packages. It also offers technical assistance through seminars and workshops, project profiles, and capability assessments.

- **XISS**

Entrepreneurship Development Programs are organized by Xavier Institute of Social Service to promote economic development and overall growth, with over 300 programs and vocational training programs conducted to support entrepreneurship and individual development.

- **(DWCRA)Development of Women and Children in Rural Areas**

The DWCRA aimed to improve the socio-economic status of poor women in rural areas by creating self-sustaining income generating groups. The program facilitated access to employment, skill upgradation, training credit, and other support services, encouraging collective action and thrift among rural women. The scheme was merged into Swarna Jayanti Gram Swarojgar Yojana (SGSY) with IRDP and TRYSEM in April 1999. The aim was to make women self-dependent and sustainable in their income-generating activities.

- **Udyogini**

Udyogini manages training for women's groups in the WEMTOP funded by the World Bank Institute and NGO staff. Currently working with 50,000 producers, it aims to reach 1,00,000 in five states including Jharkhand. Services include skill and entrepreneurship training, business counselling, market linkages, financial linkages, institution building, and social security.

Saraswati Devi and Kokila Devi are award-winning tribal women entrepreneurs from Bundu block, Ranchi district in Jharkhand. They manage the village level service center (VLSE), a village level market and livelihood hub, which provides economic and social goods and services for village consumers and downstream market players. VLSCs aggregate and market seasonal agricultural commodities and non-timber forest produce (NTFP) brought to them by Self-Help Groups (SHGs) for sale to traders, retail consumer items, and "entitlement services" such as life insurance from LIC. They are part of a growing group of tribal women entrepreneurs promoted by Udyogini that manage VLSCs, serving a total consumer base of approximately 7000 tribal families in Ranchi and Khunti districts of Jharkhand. Kokila Devi, a widow and member of a vulnerable tribal group, was particularly vulnerable due to her income of rupees 3000 annually with which she had to support herself and her 5 children. Her success with lac cultivation in just one season (Rs.12000) motivated her to own a VLSC and build herself up for multi-product value addition and marketing services.

A Glimpse of some inspiring women entrepreneurs of Jharkhand:

Efforts are continually being made to leverage Indian women's entrepreneurial potential. Jharkhand has presented numerous prospects to promote women's entrepreneurship, which would also accelerate the state's socio-economic development.

The text highlights several inspiring women entrepreneurs from the state of Jharkhand:

- **Aruna Tirkey, Founder, Ajam Emba**

Aruna Tirkey, a professional in rural development, opened Ajam Emba in Ranchi, to revive Adivasi cuisine. The restaurant, named Ajam Emba which means 'tasty food' in Kurukh, aims to establish Adivasi cuisine in the public eye. The menu includes dishes like Ragi chilka, rice chilka, and saag chutney, as well as Jharkhand's signature dish, Dhuska. Aruna has also experimented with Ragi momos and rice tea, catering to youth.

- **Aditi Gupta, Founder, Menstrupedia**

Aditi Gupta, born in Garhwa, Jharkhand started her business at 12 years old when she experienced menstruation. Disappointed with lack of consciousness, she founded Menstrupedia, her own created business. Educated at NID-National Institute of Design, she met her future husband, who were determined to succeed in their entrepreneurial endeavors.

- **Mira Devi, Bamboo handicrafts expert**

Mira Devi, a Santhali tribal woman from kelo, Jharkhand, opened her own handicrafts shop after regular craft fairs ceased during the pandemic. She received a skill development training in bamboo handicrafts from the Torpa Rural Development Society for women (TRDSW) and EdelGive Foundation. After the training, she learned to enhance her skills and pursued more training in decorative and creative antique design-making with bamboo.

- **Birsuni Oraon & Nilavati owen, small business owners**

Birsuni oraon, a 50-year-old tribal woman from guniya in Jharkhand, has started a small-scale business using renewable energy. She and nine other women have set up a solar-run lac processing unit for edible oil production. Nilavati Oraon and her husband run two flour mill machines using solar power. Solar power has provided a continuous power supply option for villages, enabling them to run enterprises like mustard processing, flour milling, ice-cream production, and paper plate making.

- **Sumi Hembrom, Saree manufacturer**

Sumi Hembrom, a textile expert, produces and sells cotton sarees in the weekly market near kanthikund village in Dumka, and trains women in the 'panjhi saree' manufacturing.

- **Rakhi Mishra, Handicraft craftswoman**

Rakhi Mishra, especially abled individual from Ranchi, has become independent by providing handicrafts on demand, collecting orders via WhatsApp, and couriering them to customers across the state.

Objectives:

I. To assess the factors influencing income aging women to become entrepreneurs.
II. To determine the level of awareness of government schemes among women entrepreneurs of Ranchi district.
III. To investigate the policies, programs, institutional networks, and the engagement of support agencies in encouraging women's entrepreneurship in Ranchi district.
IV. To critically analyze the issues confronting female entrepreneurs in Ranchi district.
V. To investigate the concentration of women's economic engagement in organized sector as compared to unorganized sector in Ranchi district.

Hypothesis:

H_{11} Government implemented policies and schemes have a positive and significant impact in the development of women entrepreneurship.
H_{12} Emergence of female entrepreneurship plays a vital role in the country's social and economic development.

Research Methodology:

A research methodology gives research legitimacy to study and produces sound result. It also includes a precise plan making the procedure seamless and manageable. To integrate views and produce a rich picture, the mixed methodology will be used as the research aims to incorporate the best of both and qualitative and quantitative methodologies.

Sampling strategy and design:

Probability sampling method is preferred to minimize the risk of selection bias.

Type of universe: Female entrepreneurs of Ranchi District.

Sample unit: Ranchi District.

Data collection:

This study gathered pertinent data from both primary and secondary sources.

Primary data: Primary data will be obtained from interviews, observations, structured questionnaire, and surveys as per the need of the research.

Secondary data: Secondary data will be gathered from published journal articles, newspapers, magazines, web portals, reports of RBI, NABARD, Census surveys, SSI reports etc.

Implications:

This work is expected to contribute to the theories in several manners. Previous frameworks in this domain would be extended and therefore would address the recent calls by the researchers. The researcher attempted to focus on the growing presence of women as entrepreneurs and seeks to analyze the evolution and development of female entrepreneurship in India with special reference to Ranchi district, in this research effort. This piece of work provides an overview of the demographics, business profiles, enabling factors, challenges women experience in running their enterprises, and opportunities for prospective female entrepreneurs in Ranchi district. The findings of the study would guide policymakers in this field and provide a better understanding of the female entrepreneur ecosystem in India.

Limitations:

It is practically hard to create a study that takes into account every potential determinant, variable, and facet. The researcher attempted to obtain all the necessary data and information. However, the study has certain limitations which are listed below:

1. The study is based on the secondary as well as primary data and the sample is taken from the population of Ranchi district of Jharkhand, the results only reflect the opinions, preferences and objectives of entrepreneurs of Ranchi district. The outcome cannot be extrapolated to other sections of the country.
2. The sample population's replies may be skewed because they may be hesitant to reveal actual details regarding the business.
3. This study limits itself only to female entrepreneurs of Ranchi district.

Tentative chapterisation:

1. Introduction and Review of literature.
2. An Overview of Women entrepreneurship in India.
3. Impact of Govt. Policies and Schemes vis-à-vis Women entrepreneurship in Jharkhand.
4. Women entrepreneurship in Ranchi district and their Socio-economic development.
5. Data collection and analysis of data.
6. Summary, Conclusions and recommendations.

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